

**Depository Institutions: Mortgage Loan Portfolios by Probability of Default (1)**

Billions of dollars

	2016	2017	2018	2017			2018			2019 Q1		
				Q2	Q3	Q4	Q1	Q2	Q3		Q4	
<b>First liens on residential properties</b>												
1	<= 1 percent	215.0	234.1	254.2	225.8	228.6	234.1	235.0	240.3	247.0	254.2	254.8
2	1.01-4 percent	515.9	574.7	632.8	545.0	560.0	574.7	582.9	599.4	617.0	632.8	641.9
3	4.01-7 percent	189.2	203.0	213.3	196.5	198.6	203.0	203.9	205.9	209.4	213.3	214.7
4	7.01-10 percent	80.9	82.4	83.6	82.0	82.3	82.4	82.5	82.1	82.5	83.6	83.2
5	10.01-14 percent	40.8	39.3	35.8	39.9	39.0	39.3	38.6	37.5	36.4	35.8	35.7
6	14.01-16 percent	10.9	10.0	8.4	10.4	10.1	10.0	9.8	9.4	8.9	8.4	8.2
7	16.01-18 percent	8.4	7.7	6.3	7.9	7.8	7.7	7.6	7.3	6.8	6.3	6.1
8	18.01-20 percent	5.5	5.0	4.1	5.2	5.1	5.0	4.9	4.7	4.4	4.1	4.0
9	20.01-22 percent	4.3	4.0	3.0	4.1	4.0	4.0	3.8	3.6	3.3	3.0	2.9
10	22.01-26 percent	5.5	5.0	3.8	5.1	5.0	5.0	4.7	4.4	4.2	3.8	3.7
11	26.01-30 percent	3.3	3.0	2.3	3.1	3.0	3.0	2.9	2.8	2.6	2.3	2.3
12	>30 percent	5.4	4.9	3.6	5.1	4.9	4.9	5.0	4.2	3.9	3.6	3.6
13	Unscoreable	13.2	15.6	16.2	14.5	15.8	15.6	16.8	18.3	16.1	16.2	16.6
14	Total	1098.1	1188.8	1267.5	1144.6	1164.2	1188.8	1198.4	1219.9	1242.6	1267.5	1277.6
<b>Nontraditional residential mortgages (2)</b>												
15	<= 1 percent	40.1	41.9	40.5	41.0	42.1	41.9	41.4	41.3	41.0	40.5	40.5
16	1.01-4 percent	95.3	97.7	96.7	96.2	96.7	97.7	97.3	96.9	98.3	96.7	97.4
17	4.01-7 percent	47.7	45.2	42.0	46.4	45.4	45.2	44.3	43.3	43.5	42.0	41.9
18	7.01-10 percent	21.7	19.6	17.6	20.7	20.0	19.6	19.1	18.3	18.7	17.6	17.4
19	10.01-14 percent	15.1	13.6	12.0	14.5	14.0	13.6	13.3	12.9	12.8	12.0	11.8
20	14.01-16 percent	5.4	4.7	4.1	5.0	4.8	4.7	4.5	4.4	4.3	4.1	4.0
21	16.01-18 percent	4.6	3.9	3.4	4.3	4.1	3.9	3.8	3.7	3.6	3.4	3.3
22	18.01-20 percent	2.6	2.3	1.9	2.5	2.4	2.3	2.2	2.0	2.0	1.9	1.8
23	20.01-22 percent	1.9	1.6	1.4	1.7	1.7	1.6	1.6	1.5	1.4	1.4	1.3
24	22.01-26 percent	2.8	2.4	2.0	2.6	2.5	2.4	2.3	2.2	2.1	2.0	1.9
25	26.01-30 percent	2.1	1.8	1.5	2.0	1.9	1.8	1.8	1.7	1.6	1.5	1.5
26	>30 percent	2.0	1.7	1.4	1.8	1.8	1.7	1.6	1.5	1.5	1.4	1.4
27	Unscoreable	4.6	5.5	5.7	4.4	4.8	5.5	5.6	5.6	5.6	5.7	5.9
28	Total	245.9	241.8	230.2	243.2	242.0	241.8	238.8	235.3	236.5	230.2	230.2
<b>Junior liens on residential properties</b>												
29	<= 1 percent	3.4	3.4	3.6	3.3	3.3	3.4	3.2	3.4	3.5	3.6	3.5
30	1.01-4 percent	9.6	6.9	6.7	7.4	7.1	6.9	6.7	6.6	6.6	6.7	6.9
31	4.01-7 percent	7.6	5.3	4.8	5.7	5.5	5.3	5.2	4.9	4.7	4.8	4.7
32	7.01-10 percent	6.6	4.4	3.8	4.9	4.6	4.4	4.4	4.1	3.9	3.8	3.7
33	10.01-14 percent	4.6	3.3	2.7	3.6	3.4	3.3	3.2	3.0	2.8	2.7	2.7
34	14.01-16 percent	1.4	1.0	0.8	1.1	1.1	1.0	1.0	0.9	0.9	0.8	0.8
35	16.01-18 percent	0.9	0.7	0.5	0.8	0.7	0.7	0.7	0.6	0.6	0.5	0.5
36	18.01-20 percent	0.6	0.5	0.4	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.3
37	20.01-22 percent	0.4	0.3	0.2	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2
38	22.01-26 percent	0.4	0.3	0.3	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.2
39	26.01-30 percent	0.3	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1
40	>30 percent	0.5	0.4	0.3	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3
41	Unscoreable	0.3	0.4	0.4	0.6	0.6	0.4	0.5	0.5	0.4	0.4	0.4
42	Total	36.5	27.1	24.7	29.2	28.1	27.1	26.4	25.6	24.8	24.7	24.5
<b>HELOC on residential properties (3)</b>												
43	<= 1 percent	126.4	122.6	114.2	124.8	123.3	122.6	117.7	115.4	115.7	114.2	112.2
44	1.01-4 percent	129.1	123.0	112.6	127.0	124.7	123.0	119.2	116.9	113.9	112.6	111.4
45	4.01-7 percent	50.6	46.6	41.2	48.7	47.5	46.6	45.1	43.7	42.2	41.2	40.5
46	7.01-10 percent	25.4	22.6	19.3	23.9	23.2	22.6	22.1	21.3	19.9	19.3	19.0
47	10.01-14 percent	12.8	11.2	9.5	11.9	11.6	11.2	11.0	10.6	9.9	9.5	9.4
48	14.01-16 percent	2.7	2.3	1.9	2.5	2.4	2.3	2.3	2.2	2.0	1.9	1.9
49	16.01-18 percent	1.6	1.4	1.1	1.5	1.5	1.4	1.4	1.3	1.2	1.1	1.1
50	18.01-20 percent	1.2	1.0	0.9	1.1	1.0	1.0	1.0	1.0	0.9	0.9	0.8
51	20.01-22 percent	0.7	0.6	0.6	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.5
52	22.01-26 percent	0.5	0.4	0.4	0.5	0.4	0.4	0.5	0.4	0.4	0.4	0.4
53	26.01-30 percent	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
54	>30 percent	0.5	0.4	0.3	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3
55	Unscoreable	3.1	3.6	2.9	4.3	4.6	3.6	3.8	3.8	3.2	2.9	2.7
56	Total	354.9	336.0	305.0	347.5	341.6	336.0	325.4	317.8	310.5	305.0	300.5

(1) Data are reported on a consolidated basis, i.e., including bank assets and liabilities held abroad. Reporting institutions are generally those with \$10 billion or more of assets.

(2) Nontraditional mortgages include subprime mortgages, interest-only mortgages, and payment option adjustable rate mortgages (ARMs).

(3) HELOCs are home equity lines of credit with a fixed maximum credit amount.